

Unacceptable Drivers

An “Unacceptable” driver is:

- Any driver with less than 3 years of driving experience; or
- Any driver whose MVR includes any of the following violations (during the most recent 3 year period unless otherwise stated):
- At-Fault Accidents – 2 or more
- DWI/DUI
- Drug Offense
- Eluding a police officer
- Felony committed with a motor vehicle
- Foreign citizens with no historical driving record available to us
- Hit & Run / Leaving the scene of an accident
- Lending an operator’s license or registration to another
- Moving Violations - 3 or more

NOTE: **Texting or cell phone violations** are considered moving violations because they increase the chance of being in an accident. **Seat belt violations** are not moving violations.

- Moving Violations & Accidents – more than 2 moving violations and/or at fault accidents within the past 12 months
- Open container violation
- Passing a stopped school bus
- Racing or Speed contest violation
- Reckless Driving
- Speeding 25mph, or more, above the speed limit
- Speeding - 10mph or more over the speed limit in a school zone
- Suspended License
- Suspended License history - Drivers who have had 3 or more license suspensions as a result of moving violations
- Temporary Operators Permit
- Vehicle Manslaughter/Homicide

MVRs that do not display any of the above parameters are generally acceptable but Selective may take action on a driver based on the nature of the activity on the MVR that may not be reflected above. Selective

may also take action on a driver based on other underwriting information in its possession regarding the driver.